
TRUSTEE'S NOTICE OF INTENT TO PAY CLAIMS

JULIE PHILIPPI, CHAPTER 13 TRUSTEE, HEREBY GIVES NOTICE TO DEBTOR(S) AND COUNSEL, IF ANY, THAT THE TRUSTEE INTENDS TO PAY CLAIMS FILED BY THE CREDITORS LISTED BELOW UNLESS:

- (1) OBJECTION IS MADE BY THE DEBTOR(S) OR ANY OTHER PARTY IN INTEREST; AND
(2) THE COURT ISSUES ITS ORDER DISALLOWING THE CLAIM.

IN RE: JOSEPH T. & KARI P. CUNNINGHAM
5982 NOBLE ROAD
RIPLEY, NY 14775

Case Number: 21-10900 B
Date: 02/28/2022

| COURT CLAIM # | CREDITOR NAME | AMOUNT SCHEDULED | AMOUNT OF CLAIM | % TO BE PAID | CREDITOR CLASS | TEE CLAIM # |
|------------------|-------------------------------|---------------------|--------------------|--------------|-------------------|----------------|
| | INNER LAKES F.C.U. | NOT SCHEDULED | NOT FILED | 5.0000% | Unsecured | 29 |
| | ONEMAIN FINANCIAL | NOT SCHEDULED | NOT FILED | 5.0000% | Unsecured | 43 |
| | INNER LAKES F.C.U. | NOT SCHEDULED | NOT FILED | 5.0000% | Unsecured | 35 |
| | NORTHWEST BANK | NOT SCHEDULED | NOT FILED | 5.0000% | Unsecured | 40 |
| | INNER LAKES F.C.U. | NOT SCHEDULED | NOT FILED | 5.0000% | Unsecured | 31 |
| | INNER LAKES F.C.U. | NOT SCHEDULED | NOT FILED | 5.0000% | Unsecured | 33 |
| | TENDTO CREDIT UNION | NOT SCHEDULED | NOT FILED | 5.0000% | Unsecured | 55 |
| | HOLIDAY FINANCIAL SERV | NOT SCHEDULED | NOT FILED | 5.0000% | Unsecured | 27 |
| | SYNCHRONY BANK/YAMAHA | NOT SCHEDULED | NOT FILED | 5.0000% | Unsecured | 54 |
| | INNER LAKES F.C.U. | NOT SCHEDULED | NOT FILED | 5.0000% | Unsecured | 30 |
| | ONEMAIN FINANCIAL GROUP, LLC | NOT SCHEDULED | NOT FILED | 5.0000% | Unsecured | 44 |
| | SYNCB/WALMART | NOT SCHEDULED | NOT FILED | 5.0000% | Unsecured | 48 |
| | SYNCHRONY BANK/ HH GREGG | NOT SCHEDULED | NOT FILED | 5.0000% | Unsecured | 50 |
| | SYNCHRONY BANK/SAMS | NOT SCHEDULED | NOT FILED | 5.0000% | Unsecured | 53 |
| | ALLY FINANCIAL | NOT SCHEDULED | NOT FILED | 5.0000% | Unsecured | 9 |
| | INNER LAKES F.C.U. | NOT SCHEDULED | NOT FILED | 5.0000% | Unsecured | 36 |
| | M&T BANK | NOT SCHEDULED | NOT FILED | 5.0000% | Unsecured | 37 |
| | NORTH EAST WELCH F.C.U. | NOT SCHEDULED | NOT FILED | 5.0000% | Unsecured | 38 |
| | ONEMAIN FINANCIAL | NOT SCHEDULED | NOT FILED | 5.0000% | Unsecured | 41 |
| | ONEMAIN FINANCIAL | NOT SCHEDULED | NOT FILED | 5.0000% | Unsecured | 42 |
| | SYNCB/PLCC | NOT SCHEDULED | NOT FILED | 5.0000% | Unsecured | 47 |
| | CAPITAL ONE | NOT SCHEDULED | NOT FILED | 5.0000% | Unsecured | 16 |
| | COMENITY BANK/VICTORIA SECRET | NOT SCHEDULED | NOT FILED | 5.0000% | Unsecured | 22 |
| | INNER LAKES F.C.U. | NOT SCHEDULED | NOT FILED | 5.0000% | Unsecured | 32 |
| | SYNCHRONY BANK CARE CREDIT | NOT SCHEDULED | NOT FILED | 5.0000% | Unsecured | 51 |
| | SYNCHRONY BANK/ HH GREGG | NOT SCHEDULED | NOT FILED | 5.0000% | Unsecured | 49 |
| | ALLY FINANCIAL | NOT SCHEDULED | NOT FILED | 5.0000% | Unsecured | 11 |
| | INNER LAKES F.C.U. | NOT SCHEDULED | NOT FILED | 5.0000% | Unsecured | 34 |
| | BB&T | NOT SCHEDULED | NOT FILED | 5.0000% | Unsecured | 12 |
| | COMENITY BANK/VICTORIA SECRET | NOT SCHEDULED | NOT FILED | 5.0000% | Unsecured | 23 |
| | ALLY FINANCIAL | NOT SCHEDULED | NOT FILED | 5.0000% | Unsecured | 10 |
| | COMMUNITY BANK, N.A. | NOT SCHEDULED | NOT FILED | 5.0000% | Unsecured | 24 |
| | TENDTO CREDIT UNION | NOT SCHEDULED | NOT FILED | 5.0000% | Unsecured | 56 |
| | TENDTO CREDIT UNION | NOT SCHEDULED | NOT FILED | 5.0000% | Unsecured | 57 |

NOTICE OF INTENT TO PAY CLAIMS - Continued

21-10900 B

| COURT CLAIM # | CREDITOR NAME | AMOUNT SCHEDULED | AMOUNT OF CLAIM | % TO BE PAID | CREDITOR CLASS | TEE CLAIM # |
|--------------------------|------------------------------|-----------------------------|----------------------------|---------------------|---------------------------|------------------------|
| | UNITED REFINING | NOT SCHEDULED | NOT FILED | 5.0000% | Unsecured | 60 |
| | USDOE/GLELSI | NOT SCHEDULED | NOT FILED | 5.0000% | Unsecured | 62 |
| | USDOE/GLELSI | NOT SCHEDULED | NOT FILED | 5.0000% | Unsecured | 63 |
| | WORLDS FOREMOST BANK | NOT SCHEDULED | NOT FILED | 5.0000% | Unsecured | 65 |
| | SYNCHRONY BANK | NOT SCHEDULED | NOT FILED | 5.0000% | Unsecured | 66 |
| | NORTH EAST WELCH F.C.U. | NOT SCHEDULED | NOT FILED | 5.0000% | Unsecured | 39 |
| 001 | DISCOVER BANK | 2,665.00 | 2,665.90 | 5.0000% | Unsecured | 25 |
| 002 | 21st MORTGAGE CORP. | 143,639.00 | 139,326.85 | 100.0000% | DirectPay | 5 |
| 002-2 | 21st MORTGAGE CORP. | NOT SCHEDULED | 21.63 | 100.0000% | Secured | 67 |
| 003 | U.S. DEPARTMENT OF EDUCATION | 76,789.00 | 76,789.60 | 5.0000% | Unsecured | 26 |
| 004 | INNER LAKES F.C.U. | 7,623.00 | 7,668.29 | 5.0000% | Unsecured | 28 |
| 005 | WELLS FARGO BANK, NA | NOT SCHEDULED | 402.97 | 5.0000% | Unsecured | 68 |
| 005 | WELLS FARGO BANK, NA | 3,305.00 | 2,902.14 | 100.0000% | Secured | 64 |
| 006 | FREEDOMROAD FINANCIAL | 18,807.00 | 19,717.62 | 5.0000% | DirectPay | 6 |
| 007 | SOUTHERN CHAUTAUQUA F.C.U. | 13,248.00 | 13,299.96 | 100.0000% | Secured | 7 |
| 008 | CAPITAL ONE BANK, (USA) | 437.00 | 487.81 | 5.0000% | Unsecured | 14 |
| 009 | CAPITAL ONE BANK, (USA) | 185.00 | 185.65 | 5.0000% | Unsecured | 15 |
| 010 | CAPITAL ONE BANK, (USA) | 1,611.00 | 1,696.78 | 5.0000% | Unsecured | 13 |
| 011 | SOUTHERN CHAUTAUQUA F.C.U. | 16,900.00 | 448.28 | 5.0000% | Unsecured | 45 |
| 011 | SOUTHERN CHAUTAUQUA F.C.U. | NOT SCHEDULED | 12,116.00 | 100.0000% | Secured | 69 |
| 012 | SOUTHERN CHAUTAUQUA F.C.U. | 12,705.00 | 16,637.80 | 5.0000% | Unsecured | 8 |
| 013 | LVNV FUNDING, LLC | 2,237.00 | 2,237.89 | 5.0000% | Unsecured | 46 |
| 014 | LVNV FUNDING, LLC | 5,174.00 | 5,174.23 | 5.0000% | Unsecured | 52 |
| 015 | CITIBANK, N.A. | 5,522.00 | 5,522.96 | 5.0000% | Unsecured | 19 |
| 016 | CITIBANK, N.A. | 2,064.00 | 2,064.77 | 5.0000% | Unsecured | 17 |
| 017 | CITIBANK, N.A. | 345.00 | 357.68 | 5.0000% | Unsecured | 58 |
| 018 | CITIBANK, N.A. | 3,796.00 | 3,796.45 | 5.0000% | Unsecured | 18 |
| 019 | COMENITY BANK | 5,021.00 | 5,021.66 | 5.0000% | Unsecured | 20 |

NOTICE OF INTENT TO PAY CLAIMS - Continued

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|------------------|---------------|---------------------|--------------------|--------------|-------------------|----------------|
| 020 | COMENITY BANK | 850.00 | 746.66 | 5.0000% | Unsecured | 21 |
| TOTAL: | | 322,923.00 | 160,245.11 | | | |

IF YOU BELIEVE YOU DO NOT OWE ONE OR MORE OF THE CLAIMS LISTED ABOVE, DO NOT CALL THE TRUSTEE, CALL YOUR ATTORNEY. THE TRUSTEE CANNOT GIVE LEGAL ADVICE. IF YOU DO NOT TIMELY FILE AND SERVE AN OBJECTION TO THE CLAIM(S) IN ACCORDANCE WITH BANKRUPTCY LAW, THE TRUSTEE IS UNDER A COURT ORDER TO PAY ALL CLAIMS, EXCEPT THOSE LISTED AS "NOT FILED", "DIRECT PAY" OR "NOTICE ONLY".

/s/Julie Philippi

Julie Philippi

CERTIFICATE OF SERVICE

I declare under penalty of perjury that I am employed by Julie Philippi, Chapter 13 Trustee, I am over 18 years of age, and I mailed copies of the Notice of Intent to Pay Claims, on the parties set forth below.

JOSEPH T. & KARI P. CUNNINGHAM
5982 NOBLE ROAD
RIPLEY, NY 14775

SCOTT F. HUMBLE, ESQ.
7 JACKSON AVE., W.E.
JAMESTOWN, NY 14701

Executed on 03/28/2022 at Buffalo, New York.

/s/ Sharon Monaghan

Sharon Monaghan